



Due Date: January 30, 2004

*Handwritten:* 1/31/04  
137 Response

UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: George R. Hood et al. Examiner: Andrew J. Rudy  
Serial No.: 09/610,646 Group Art Unit: 3627  
Filed: June 29, 2000 Docket: 8980  
Title: BASIC AND INTERMEDIATE NET INTEREST REVENUE  
IMPLEMENTATIONS FOR FINANCIAL PROCESSING IN A RELATIONAL  
DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING UNDER 37 CFR 1.10  
'Express Mail' mailing label number: EV328818889US  
Date of Deposit: January 29, 2004  
I hereby certify that this paper or fee is being deposited with the United States Postal Service 'Express Mail Post Office To Addressee' service under 37 CFR 1.10 and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.  
By: *Adriane M. Baird*  
Name: Adriane M. Baird

RESPONSE UNDER 37 C.F.R. §1.111

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated October 30, 2003, please enter the following remarks in the above-identified application.

**RECEIVED**  
FEB 05 2004  
**GROUP 3600**